

2022

CITY OF GREEN BAY

BENEFIT MEETING





- Annual Open Enrollment
 - Medical/Dental/Vision/FSA
- Medical Insurance
 - Family Savings Plan
- Dental
- Life & Long Term Disability
- Other Benefits
- Reminders
- Next Steps

ANNUAL OPEN ENROLLMENT

November 10th, 2021 – November 24th, 2021

During Open Enrollment an employee may:

- Add health, dental, and/or vision coverage for yourself, spouse or dependents
- Apply for life coverage for yourself, spouse or dependents (w/EOI)
- Apply for LTD coverage for yourself if full-time employee
- Enroll in Section 125 flex spending for next calendar year

Changing Your Coverage During the Year *(Status Change)*

- Once you make your elections, you **cannot make changes** until the next enrollment period, unless you have a qualified change in status such as:
 - Getting married
 - Having a baby or adopting a child
 - Becoming eligible for Medicare or Medicaid
 - Receiving a Qualified Medical Support Order (QMCSO)
 - Losing coverage in another plan
 - Having a death in your family *(i.e. a dependent dies)*



IMPORTANT...

If you are NOT making any changes
you still have to elect your benefits through Tyler Munis ESS.

If you **DO NOT** elect your options by **November 24th, 2021**,
you will be deemed to have waived your benefits for 2022 – this will be enforced.



FAMILY SAVINGS PLAN HOTLINE

Available From: November 10th – November 24th

Phone: 262.825.9660

Email: FSPEnrollment@networkhealth.com

When leaving a voicemail, please include the following information:

- Full name (*first, middle initial, last*)
- Preferred contact number to include area code
- Question(s) you are seeking to have answered

\$2,250 PLAN | OPTION 1 OF 2

UMR		In-Network		Out-of-Network	
Deductible		\$2,250 Single	\$4,500 Family	\$4,500 Single	\$9,000 Family
Deductible Reimbursement Account (DRA)		\$500 Single	\$1,000 Family		
DRA Will Pay After Member Pays First Portion of the Deductible					
Coinsurance		80%		60%	
Out-of-Pocket Maximum		\$4,500 Single	\$9,000 Family	\$9,000 Single	\$18,000 Family
Office Visits/Primary Care: Prevea or Bellin		\$0 Copay		Deductible & Coinsurance	
In-Network		Deductible & Coinsurance			
Specialty Care		\$35 Copay			
Fast Care		\$0 Copay			
Routine/Preventive Care		Select Services Covered In Full		Select Services Covered In Full	
Teladoc		\$0 Per Copay			
Major Diagnostic Tests		Deductible & Coinsurance		Deductible & Coinsurance	
X-Ray & Lab Basic Services					
Chiropractic Care					
Hospital Services		Deductible & Coinsurance		Deductible & Coinsurance	
Urgent Care – Prevea or Bellin		\$0 Copay		\$35 Copay	
In Network		Deductible & Coinsurance			
Emergency Care		NEW \$300 Copay			
Prescription Coverage					
Generic	\$5				
Brand	\$25				
Non-Preferred	\$45				

TRUE EMERGENCY

A Life Threatening Condition



Common True Emergency Services

- Stroke
- Heart attack
- Seizure
- Hemorrhage
- Inability to breath
- Injury sustained in a motorized vehicle accident

Remember – never hesitate to call 911 if you feel the situation is life-threatening

\$2,250 PPO Copay Plan

True Emergency: 100% Deductible Waived

Non-True Emergency: \$300 Copay

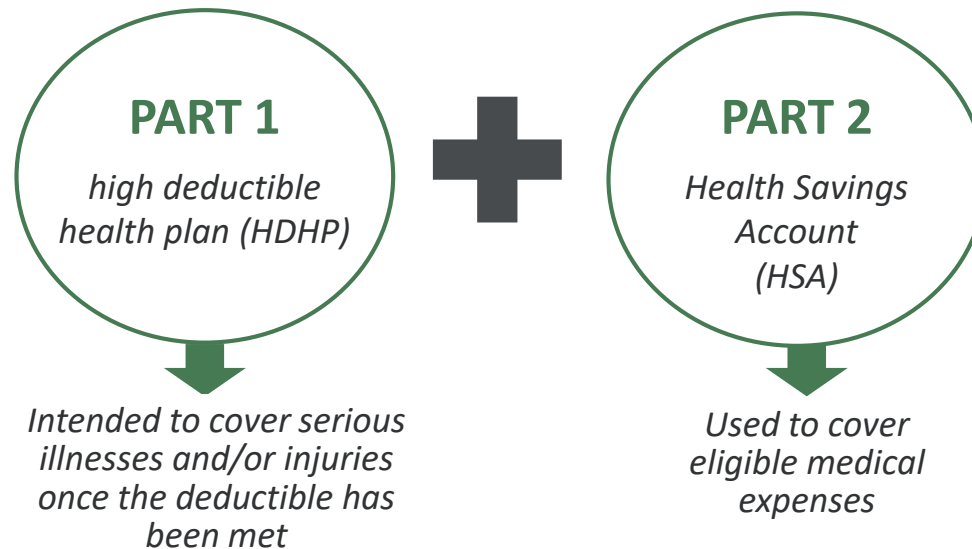
\$2,500 HSA PLAN | OPTION 2 OF 2

UMR		In-Network		Out-of-Network	
Deductible		\$2,500 Single	\$5,000 Family	\$5,000 Single	\$10,000 Family
Coinsurance		80%		60%	
Out-of-Pocket Maximum		\$5,000 Single	\$10,000 Family	\$10,000 Single	\$20,000 Family
Office Visits/Primary Care – Prevea		\$75		Deductible & Coinsurance	
Office Visits/Primary Care - Bellin		\$50			
Primary Care – In Network		Deductible & Coinsurance			
Routine/Preventive Care		Select Services Covered In Full		Deductible & Coinsurance	
Teladoc		General Medicine: \$49 Per Consult; 100% Once Deductible Is Satisfied Dermatology: \$85 per Consult; 100% Once Deductible Is Satisfied			
Major Diagnostic Tests		Deductible & Coinsurance		Deductible & Coinsurance	
X-Ray & Lab Basic Services					
Chiropractic Care					
Hospital Services		Deductible & Coinsurance		Deductible & Coinsurance	
Fast Care - Bellin		\$50 Visit		Deductible & Coinsurance	
Urgent Care – Prevea		\$75 Visit		Deductible & Coinsurance	
Urgent Care – Bellin		\$50 Visit			
Emergency Care		Deductible & Coinsurance		Deductible & Coinsurance	
Prescription Coverage					
Generic	Deductible & Coinsurance				
Brand	Deductible & Coinsurance				
Non-Preferred	Deductible & Coinsurance				

HEALTH SAVINGS ACCOUNT

What is a HSA? | How does a HSA work? | HSA Savings | Is an HSA right for you?

A **Health Savings Account (HSA)** is a tax-advantaged medical savings account available to members who are enrolled in a High Deductible Health Plan (HDHP). The funds contributed to an account are not subject to Federal Income Tax at the time of deposit.



HSA CONTRIBUTIONS

City of Green Bay Contribution

Single Coverage = \$500 = \$20.83 Per Paycheck

Family Coverage = \$1,000 = \$41.67 Per Paycheck

2022 Contribution Limits *(combined contribution of City of Green Bay & Employee)*

Single Coverage = \$3,650 *(annually)*

Family Coverage = \$7,300 *(annually)*

Catch-Up Contribution

- For individuals who are 55 years old or older, the IRS allows additional “catch-up contributions” into the HSA.
 - **2022** = \$1,000 *(annually)*

REMINDER

- If you enroll in the City of Green Bay's HSA plan, please remember to set up a Health Savings Account with the financial institution of your choice.
- Once set up, please provide the account detail to Human Resources so they can deposit the HSA dollars bi-weekly into your account.





FAMILY SAVINGS PLAN

If your spouse has insurance:

- Spouse **must elect** Family Savings Plan
 - **Exception:** if your spouse has Aurora or ThedaCare only
- You will be **reimbursed 100%** for out-of-pocket expenses if you meet the following:
 - Need to be in-network with spouse's insurance and Network Health
 - Must be a covered service under Spouse's insurance
 - Member claims must be filed within 180 days of the date of service

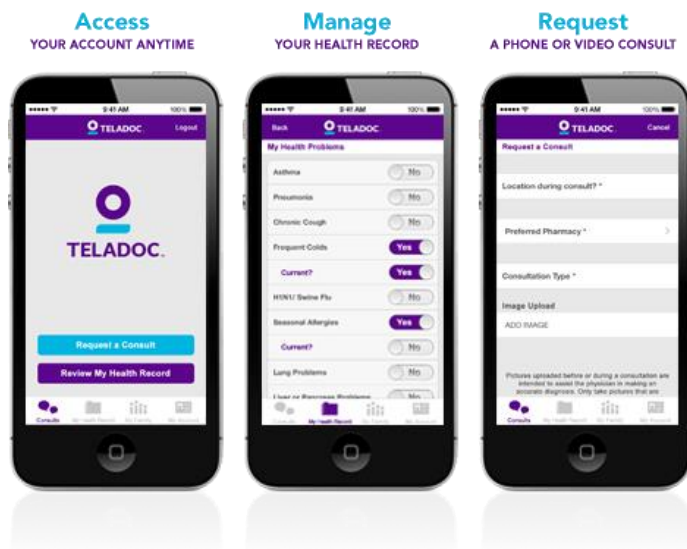


TELADOC™

1-800-Teladoc or Teladoc.com

Teladoc

- Talk to a doctor anytime for **\$49 or less**
- 24 / 7 / 365 access by web, phone or mobile app.
- Teladoc can diagnose many health issues like cold and flu symptoms, allergies, and so much more!
- Physician completes the diagnosis and, if necessary, routes a prescription to local pharmacies



Dermatology

- Healthier skin for only **\$85 or less**
- Upload images of your skin condition and a U.S. board-certified dermatologists will provide a diagnosis and treatment plan customized to fit your specific needs

Get Started Today...

1. Set Up Your Profile
2. Contact Teladoc
3. Talk With A Doctor
4. Resolve Your Issue



PERSONAL BENEFIT ACCOUNT

Employees **participating** in the City's Health Insurance program can earn \$200-single and \$400-family in their Personal Benefit Account (PBA) or Health Savings Account (HSA) as follows:

Incentive	Requirement
\$100 Employee \$100 Covered Spouse	Employee must complete HRA and appropriate exams Covered spouse must complete HRA and appropriate exams
\$100 Employee \$100 Covered Family Member	\$50 per dental cleaning (<i>employee must submit 2 forms</i>) \$50 per family member dental cleaning

Deposits are made at the end of the month following earning the incentive

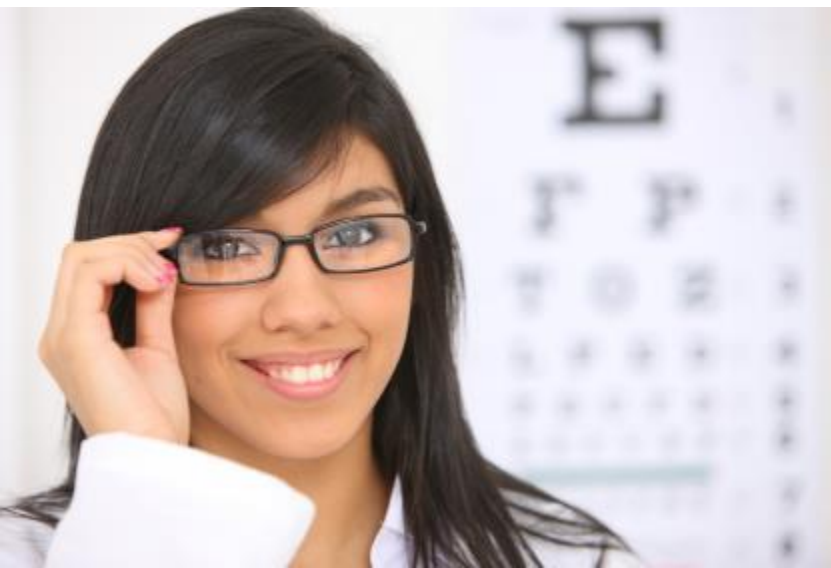
2022 DENTAL INSURANCE

Benefits	Delta Dental – 0% Increase	CarePlus – 0% Increase
Deductible	Single- \$50 Family-\$150 aggregate	<i>Dental Associates Providers Only</i> Single: \$0 Family: \$0
Annual Maximum Benefit	\$2,500 per person	\$2,500 per person
PREVENTIVE SERVICES Bite Wing X-Rays Cleanings Oral Exams Topical Fluoride (covered to age 19)	100%	100%
BASIC SERVICES Oral Surgery - 100% Amalgam/Composite Fillings Full & Partial Denture Repair Stainless Steel Crowns Simple Extractions	After deductible, covered expense is payable at 80%	100%
MAJOR SERVICES Endodontics Periodontics Implants Porcelain Crowns Inlays/Onlays – No Coverage Partial or Complete Dentures Removable or Fixed Bridgework	After deductible, covered expense is Payable at 50%	100%
ORTHODONTIA Per course of treatment	After deductible, covered expense payable at 50% to \$2,000 (tracks to maximum)	50% to \$2,500 a separate Ortho Lifetime Maximum



VISION

Superior Vision



VISION INSURANCE *0% INCREASE*

SUPERIOR VISION

FULL SERVICE

MATERIALS ONLY

Frequency

Eye Examination	Once Every 12 Months
Lenses	Once Every 12 Months
Frame	Once Every 24 Months
Contact Lenses	Once Every 12 Months

Not Covered
Once every 12 Months
Once every 24 Months
Once Every 12 Months

Vision Benefits

In-Network

Out-of-Network

Vision Exam	100%	Up To \$35
Frames	Up To \$125	Up To \$70

In-Network

Out-of-Network

No Coverage	No Coverage
Up To \$125	Up To \$70

Lens Benefit

Up To:

Single	100%	\$25
Bifocal	100%	\$40
Trifocal	100%	\$45

100%	\$25
100%	\$40
100%	\$45

Contact Lens Benefit

Up To:

Medically Necessary	100%	\$150
Elective	Up To \$150	\$125

100%	\$150
\$150	\$125

THE STANDARD - PROTECTION PLANS

Annual Enrollment Opportunity

Employees Can Enroll or Increase:

- 1 or 2 increments annually **up to** the guarantee issue amount

Spouses Can Enroll or Increase:

- 1 increment annually **up to** the guarantee issue amount

Child(ren) Can Enroll

Note: EOI is required for additional amounts above the allotted increases, or over the guarantee issue amounts

PROTECTION PLANS

Group Term Life / Accidental Death & Dismemberment Coverage Administered By The Standard

Group Term Life / AD&D | 100% Employer Paid

Term Life Benefit

1X Annual Salary rounded up to next \$1,000, up to a maximum of \$100,000

AD&D Benefit

Equal To Term Life

Voluntary Term Life Insurance | Employee Paid

Benefit Increments

Employee: \$10,000 (*Guarantee Issue: \$300,000*)

Spouse: \$5,000 (*Guarantee Issue: \$40,000*)

Child(ren): \$15,000

Maximum Benefit

Employee: \$500,000

Spouse: \$250,000

Child(ren): \$15,000

PROTECTION PLANS

Disability Coverage Administered By The Standard

Plan Option 1: Long Term Disability | Monthly Coverage

<u>Monthly</u> Benefit	60% to Maximum of \$6,000
Elimination Period	90 Days
Maximum Benefit Period	Depends upon when you become disabled

Plan Option 2: Long Term Disability | Monthly Coverage

<u>Monthly</u> Benefit	60% to Maximum of \$6,000
Elimination Period	180 Days
Maximum Benefit Period	Depends upon when you become disabled

HAVE YOU NAMED A BENEFICIARY?

REMINDER: it's important to keep your beneficiary information up-to-date as they will receive the benefit paid by your Life Insurance policy in the event of your death. Please contact Human Resources in the event you need to update your beneficiary information.



IT'S TIME TO ENROLL...

Please see the Flexible Spending Account material.

Health Care FSA

You can elect to place a portion of your pay into a Health Care FSA, tax-free, up to \$2,850

- Used for expenses not covered by insurance
- Great for out-of-pocket, co-pays or prescription expenses; hundreds of expenses are eligible
- You can use the Health Care FSA for the duration of your Plan Year
- \$570 rollover

Limited Purpose FSA

If you or your spouse are enrolled in the HDHP you can only participate in a limited purpose FSA.

- Dental and Vision Expenses only

Dependent Care FSA

- You can also place a tax-free portion of your pay into a Dependent Care FSA
- \$5,000 maximum (*\$1,500 in tax-savings*)
 - Perfect to help pay for daycare expenses
 - You can also use this FSA for other types of dependent care; consult your Summary Plan Description (SPD) for the details



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Your EAP (Employee Assistance Program) benefit offers easy access to professional, confidential counseling services through locations in De Pere and Appleton as well as through an extensive affiliate network.

- Provided at no cost to you
- Help with a variety of personal and family issues
- Accessing the benefit is voluntary and always confidential

How to access the EAP?

- Call ERC ASSIST at **1-800-222-8590** (*a licensed counselor is always available: 24/7/365*)
- Identify you are an employee of the City of Green Bay or a family member of a City of Green Bay employee
- Provide brief demographic information
- An appointment will be arranged in a timely manner.
- Your benefit allows **up to 8 counseling sessions** per issue.

ON-SITE OCCUPATIONAL HEALTH SERVICES



PREVEA ONSITE OCCUPATIONAL HEALTH SERVICES



Lori Kroehn, MSN, RN
Occupational Health Nurse
Prevea Health WorkMed

City Hall
100 N. Jefferson Street
Room 500, Green Bay
Schedule an appointment
with Nurse Lori by calling
448-3127 or 448-3125.
Walk-ins are also welcome.

Prevea Onsite Occupational Health Services is a convenient way for the City of Green Bay employees to receive immediate nursing care and assessments for injury and illness.

Prevea Occupational Health Nurse, Lori Kroehn, focuses not only on your protection from work-related injury and disease, but also the provision of professional nursing care for the management of occupational and non-occupational clinical conditions.

Emergency Nursing Care

- Abrasions, lacerations, puncture wounds
- Simple suture removal
- Burns
- Insect stings
- Splinter removal
- Heat disorders
- Cold-related injuries
- Assessments and appropriate referrals for medical emergencies, trauma and eye injuries

Primary Nursing Care Assessments & Basic Care

- Sore throats
- Ear pain and ear wax issues
- Cold and flu symptoms
- GI symptoms
- Skin rashes
- Appropriate referrals for all emergent medical conditions

Also Available for:

- Employee immunizations
 - Flu
 - Tetanus
- Blood pressure monitoring
- Ergonomic assessments

**City Hall clinic hours
are now available**

WISCONSIN RETIREMENT SYSTEM (WRS)

Change in contributions for 2022

Employee Category	General, Executive and Elected Officials		Protective <u>with</u> Social Security		Protective <u>without</u> Social Security	
Year	2022	2021	2022	2021	2022	2021
Employer Cost	6.50%	6.75%	12.08%	11.92%	16.48%	16.52%
Employee Cost	6.50%	6.75%	6.50%	6.75%	6.50%	6.75%
Total Cost	13.0%	13.5%	18.58%	18.67%	22.98%	23.27%

WRS | ADDITIONAL CONTRIBUTIONS

- All active WRS employees can make voluntary additional contributions to your WRS account
 - This can only be done by making a lump-sum payment directly to ETF
- The best time to make these contributions are at the end of the current year, as they will not earn interest until the following year
 - The amount that you can contribute in any year is subject to the limitations under federal tax laws
- The following forms will pertain to this - If you have any additional questions, you will want to reach out directly to **ETF. 1-877-533-5020**
 - Form # ET-2566
 - Form # ET-2545

THINKING ABOUT RETIRING?

- Reach out to the Wisconsin Retirement System (WRS) about 6-12 months *prior to* your estimated retirement date
 - WRS 1-877-533-5020
- Reach out to City of Green Bay Payroll Manager, Jill Vanden Plas, for your potential *(vacation/sick) payout information (60-90 days prior to anticipated retirement)*
 - **City of Green Bay Payroll Manager:** 920-448-3024
 - **Fire Employees:** Call Lyn Beno first, 920-448-3277 then, Jill Vanden Plas
 - **Water Employees:** Call Karen Smits first, 920-785-7885
- Reach out to City of Green Bay Benefits Specialist, Jill Christensen, with any insurance questions:
 - **City of Green Bay Benefits Specialist:** 920-448-3203
 - You can join the City of Green Bay retiree health/dental plan with the plan you retired on *(i.e., retire on a single plan - you can join the retiree plan as single)*

Health | 1265

November 1, 2021 – October 31, 2022

METHODS TO IMPROVE WELL-BEING

The following categories will be the focus of *Health* | **1265** in 2022:

Activity

Recognizing the need for movement and physical activity.

Awareness

Engaging employees in programs and challenges to improve their lifestyles.

Healthy Choices

Offering presentations and other dimensions of well-being to educate employees.

Prevention

Raising awareness of the prevention of chronic conditions and methods to assist with improving HA numbers.

Health | 1265

2021 UPDATE

- 453 eligible employees choose to participate in
Health | 1265
- From December 2020 to October 2021, we have totaled almost 750 million steps!
 - That means we walked across the United States and back 75 times in 11 months!
- As a team, we walk from Green Bay to Africa each week, averaging almost 7,000 miles on a weekly basis.

Health | **1265**

2021 UPDATE

72% of participants have reached 1265 points this scorecard year!

The following items on the scorecard were most utilized this past year:

- Monthly Weight Checks
- Self Reported Workouts
- Mental Health Presentation: January-YouTube videos
- Mental Health Presentation: May-Alonzo Kelly
- Health 1265 Survey

Health | 1265

and the Family Savings Plan

Who needs to complete Health Assessments (HA) and MD Alert Forms?

- Premiums for 2022
 - If you earned 1265 points and you and your spouse (if applicable) completed the HA requirements in 2021, you will receive the premium incentive of 11.5% if you are enrolled in the City insurance plan for 2022.
 - If your spouse is enrolled in his/her insurance plan or if you and your spouse are enrolled in his/her plan, this premium will be calculated at 11.5% to determine the monthly premium difference.
 - If you did not earn 1265 points and you did not complete the HA requirements, your premium contribution will be 15%.
- In 2022, you are eligible to participate in Health 1265 to earn the 11.5% premium incentive even if your spouse and/or you enroll in the spouse's plan.
 - You and your spouse (if applicable) will be required to meet the HA requirements.
 - You will be eligible to **earn points** for the HA.
 - You will not be eligible for PBA/HSA dollars that are earned by taking the HA or completing dental cleanings if you and your spouse are enrolled in the spouse's health insurance plan (IRS regulations).

IT PAYS TO PRACTICE WELLNESS

2022 PPO Copay Plan

- On a **Single** PPO plan, you can **save \$11.83** per paycheck or **\$283.92** per year from 15% to 11.5%
- On a **Family** PPO plan, you can **save \$28.66** per paycheck or **\$687.84** per year from 15% to 11.5%

BI-WEEKLY RATES	11.5%		12.5%		13.75%		15%	
	EE	CITY	EE	CITY	EE	CITY	EE	CITY
Employee	\$38.88	\$299.19	\$42.26	\$295.81	N/A	N/A	\$50.71	\$287.36
Family	\$94.17	\$724.71	\$102.36	\$716.53	\$112.60	\$706.29	\$122.83	\$696.05

2022 HDHP (High Deductible) Plan

- On a **Single** HDHP, you can **save \$10.39** per paycheck or **\$249.36** per year from 15% to 11.5%
- On a **Family** HDHP, you can **save \$25.17** per paycheck or **\$604.08** per year from 15% to 11.5%

BI-WEEKLY RATES	11.5%		12.5%		13.75%		15%	
	EE	CITY	EE	CITY	EE	CITY	EE	CITY
Employee	\$34.13	\$262.69	\$37.10	\$259.72	N/A	N/A	\$44.52	\$252.30
Family	\$82.68	\$636.30	\$89.87	\$629.11	\$98.86	\$620.12	\$107.85	\$611.13

*If you participate in the Family Savings Plan, the rate you earn will affect your monthly reimbursement amount. The lower the rate you earn, the larger your monthly reimbursement can be.

Health | 1265

2022 Scorecard

Activity

- Daily Activity/Step Points (maxed at 800 points)
- Self Reported Workouts
- Activity Challenges-Motion Connected (complete 5 of 7 offered for 50 points each)
 - *Jumpstart YOU in 2022 (January 10-February 6)
 - *Beat Your Best (March 6-20)
 - *Move More Month (April 1-30)
 - *Summer 'Sole'stice (June 6-26)
 - *Mission Step-Possible (July 10-August 6)
 - *Step into Fall (September 5-25)
 - *Go For Gold (October 2-28)
- Community Events (3 events, 50 points each, maxed at 150 points)
- National Walking Day (April 2022)

Health | 1265

2022 Scorecard

Awareness

- Financial Presentation & Challenge: November 2021 - January 2022
- Nutrition Presentation: February
- Nutrition Challenge: March
- Mental Health Presentation: May
- Mental Health Challenge: June
- Financial Presentation-Retirement (Employee Trust Funds): June
- Gratitude Challenge: August

- Skin Screenings (2022)

Health | 1265

2022 Scorecard

Healthy Choices

- Fitness Assessment
- Community Volunteering
- Tobacco Cessation Program (through UMR)
- Monthly Weight Checks
- Maintain Don't Gain (November 15-January 14)
- Health 1265 Survey (July 2022)

Prevention

- HA and MD Alert
- Health Goals
- Health Coach Bonus Sessions
- Dental Exam
- Flu Shot

UPCOMING PROGRAMS

NOVEMBER/DECEMBER/JANUARY

Financial Presentation/Challenge

-November 2021 - February 2022

-Complete the five-minute ETF Financial Fitness Checkup, take a screen shot of the completion, and upload to earn 25 points.

Maintain Don't Gain

-Nov 15 – Jan 14

-Weight management program for the holidays

-Maintain your weight within three pounds, must weigh in and out with Amber

Jumpstart YOU in 2022

-January 10 – February 6th

-First activity challenge

-Goal: Maintain a 7,000 or higher step average in this four-week challenge to earn 50 points

QUESTIONS?

NEXT STEPS

Step 1 – Review your employee benefits carefully

Step 2 – Speak to your family about the right benefits for your needs

Step 3 – Review and update your beneficiary information if necessary

Step 4 – Whether you are waiving all benefits, making changes to your current benefits, or not making any changes at all you are still **REQUIRED** to select and submit your elections for 2022 by **November 24th, 2021**

